

AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions and listings of claims in the application:

1. (Currently Amended) A method for managing a financial account, comprising:

creating, by a computer system, a financial account for a customer, the financial account comprising:

a credit line sub-account for managing purchases by the customer; and

a balance transfer sub-account for managing at least one balance

transferred by the customer; and

defining, by the computer system, attributes for the balance transfer sub-account, the attributes comprising a maximum required periodic payment and a maximum interest rate for [[a]] the transferred balance transferred that are fixed for the life of the financial account at a time when the financial account is ~~opened~~ created; and

allocating, by the computer system, a payment received from the customer between the credit line sub-account and the balance transfer sub-account based on the attributes.

2. (Previously Presented) The method of claim 1, wherein the maximum required periodic payment is defined as a fixed amount.

3. (Previously Presented) The method of claim 1, wherein the maximum interest rate is defined as 0% and the method further comprises defining, for the balance transfer sub-account, an account initiation fee.

4. (Currently Amended) The method of claim 3, wherein the account initiation fee is based upon the size amount of the transferred balance ~~transferred~~.

5. (Previously Presented) The method of claim 1, wherein defining attributes for the balance transfer sub-account further comprises defining a pay-off date for the balance transfer sub-account.

6. (Currently Amended) The method of claim 5, wherein defining ~~[[a]]~~ the pay-off date for the balance transfer sub-account comprises receiving a desired pay-off date from the customer.

7. (Currently Amended) The method of claim 1, wherein the transferred balance ~~transferred~~ is equivalent to an amount an issuer of the financial account pays an original debt holder at the time when the financial account is ~~opened~~ created.

8. (Previously Presented) The method of claim 1, wherein the financial account is a credit card account.

9. (Currently Amended) A method for managing a financial account, comprising:

creating, by a computer system, a financial account for a customer, the financial account comprising:

a credit line sub-account for managing purchases by the customer; and

a balance transfer sub-account for managing at least one balance transferred by the customer;

customizing, by the computer system, a pay-off date for [[a]] the balance transferred to the balance transfer sub-account, wherein the customer agrees to pay off the balance transferred by the pay-off date; and

defining, by the computer system, attributes for the balance transferred based on ~~a period of time until~~ the pay-off date; and

allocating, by the computer system, a payment received from the customer between the credit line sub-account and the balance transfer sub-account based on the attributes.

10. (Currently Amended) The method of claim 9, wherein customizing [[a]] the pay-off date comprises selecting the pay-off date based on information about future financial plans of the customer or ~~receiving a desired pay-off date from~~ selected by the customer.

11. (Currently Amended) The method of claim 9, wherein the attributes comprise a maximum required periodic payment and a maximum interest rate for the

balance transferred that are fixed for the life of the financial account at a time when the financial account is ~~opened~~ created.

12. (Previously Presented) The method of claim 11, wherein the maximum required periodic payment is defined as a fixed amount.

13. (Previously Presented) The method of claim 11, wherein the maximum interest rate is defined as 0% and the method further comprises defining, for the balance transfer sub-account, an account initiation fee.

14. (Previously Presented) The method of claim 9, wherein the financial account is a credit card account.

15. (Currently Amended) A method for managing a financial account, comprising:

creating, by a computer system, a financial account for a customer, the financial account comprising:

a credit line sub-account for managing purchases by the customer; and

a balance transfer sub-account for managing at least one balance

transferred by the customer; and

defining, by the computer system, attributes for the balance transfer sub-account, the attributes comprising~~[[.]]~~ a maximum required periodic payment and an interest rate of 0% for ~~[[a]]~~ the transferred balance ~~transferred~~ that ~~[[is]]~~ are fixed for the life of the

financial account at a time when the financial account is ~~opened~~ created, and a balance transfer fee that is based upon ~~the size~~ an amount of the transferred balance; and allocating, by the computer system, a payment received from the customer between the credit line sub-account and the balance transfer sub-account based on the attributes.

16. (Previously Presented) The method of claim 15, further comprising providing the customer with a draft mechanism for transferring an additional balance to the balance transfer sub-account, up to a predetermined limit.

17. (Currently Amended) The method of claim 15, ~~further comprising~~ wherein allocating the payment received from the customer comprises applying ~~[[a]]~~ the payment ~~received from the customer~~ toward a minimum periodic payment on the transferred balance ~~transferred~~ in the balance transfer sub-account before applying the payment toward a minimum periodic payment on the credit line sub-account.

18. (Currently Amended) A system for managing a financial account, comprising:

means for creating a financial account for a customer, the financial account comprising a credit line sub-account for managing purchases by a customer and a balance transfer sub-account for managing at least one balance transferred by the customer; and

means for defining attributes for the balance transfer sub-account, the attributes comprising a maximum required periodic payment and a maximum interest rate for ~~[[a]]~~ the transferred balance ~~transferred~~ that are fixed for the life of the financial account at a time when the financial account is ~~opened~~ created.

19. (Currently Amended) The system of claim 18, wherein the means for creating ~~[[a]]~~ the financial account comprises means for creating a credit card account.

20. (Currently Amended) A system for managing a financial account, comprising:

means for creating a financial account for a customer, the financial account comprising a credit line sub-account for managing purchases by a customer and a balance transfer sub-account for managing at least one balance transferred by the customer;

means for customizing a pay-off date for a balance transferred to the balance transfer sub-account, wherein the pay-off date reflects a date that the customer agrees to pay off the balance transferred; and

means for defining attributes for the balance transferred based on ~~period-of-time-~~ until the pay-off date.

21. (Currently Amended) The system of claim 20, wherein the means for customizing ~~[[a]]~~ the pay-off date comprises means for receiving a desired pay-off date from the customer.

22. (Currently Amended) The system of claim 20, wherein the attributes comprise a maximum required periodic payment and a maximum interest rate for the balance transferred that are fixed for the life of the financial account at a time when the financial account is ~~opened~~ created.

23. (Previously Presented) The system of claim 22, wherein the maximum required periodic payment is defined as a fixed amount.

24. (Previously Presented) The system of claim 22, wherein the maximum interest rate is defined as 0% and the system further comprises means for defining an account initiation fee for the balance transfer sub-account.

25. (Currently Amended) The system of claim 20, wherein the means for creating ~~[[a]]~~ the financial account comprises means for creating a credit card account.

26. (Currently Amended) A system for managing a financial account, comprising:

means for creating a financial account for a customer, the financial account comprising a credit line sub-account for managing purchases by a customer and a balance transfer sub-account for managing at least one balance transferred by the customer; and

means for defining attributes for the balance transfer sub-account, the attributes comprising[[:]] a maximum required periodic payment and an interest rate of 0% [[:]] for [[a]] the transferred balance transferred[[:]] that [[is]] are fixed for the life of the financial account at a time when the financial account is ~~opened~~ created, and a balance transfer fee that is based upon ~~the size~~ an amount of the transferred balance.

27. (Previously Presented) The system of claim 26, further comprising means for providing the customer with a draft mechanism for transferring an additional balance to the balance transfer sub-account, up to a predetermined limit.

28. (Currently Amended) The system of claim 26, further comprising means for applying a payment received from the customer toward a minimum periodic payment on the transferred balance ~~transferred~~ in the balance transfer sub-account before applying the payment toward a minimum periodic payment on the credit line sub-account.

29. (Currently Amended) A computer readable medium capable of configuring a computing platform to perform a method for managing a financial account, the method comprising:

creating a financial account for a customer, the financial account comprising:
a credit line sub-account for managing purchases by the customer; and
a balance transfer sub-account for managing at least one balance
transferred by the customer; and

defining attributes for the balance transfer sub-account, the attributes comprising a maximum required periodic payment and a maximum interest rate for [[a]] the transferred balance transferred that are fixed for the life of the financial account at a time when the financial account is ~~opened~~ created; and allocating a payment received from the customer between the credit line sub-account and the balance transfer sub-account based on the attributes.

30. (Previously Presented) The computer readable medium of claim 29, wherein the maximum required periodic payment is defined as a fixed amount.

31. (Previously Presented) The computer readable medium of claim 29, wherein the maximum interest rate is defined as 0% and the method further comprises defining, for the balance transfer sub-account, an account initiation fee.

32. (Currently Amended) The computer readable medium of claim 31, wherein the account initiation fee is based upon the ~~size~~ amount of the transferred balance transferred .

33. (Previously Presented) The computer readable medium of claim 29, wherein defining attributes for the balance transfer sub-account further comprises defining a pay-off date for the balance transfer sub-account.

34. (Currently Amended) The computer readable medium of claim 33, wherein defining ~~[[a]]~~ the pay-off date for the balance transfer sub-account comprises receiving a desired pay-off date from the customer.

35. (Currently Amended) The computer readable medium of claim 29, wherein the transferred balance ~~transferred~~ is equivalent to an amount an issuer of the financial account pays an original debt holder at the time when the financial account is ~~opened~~ created.

36. (Previously Presented) The computer readable medium of claim 29, wherein the financial account is a credit card account.

37. (Currently Amended) A computer readable medium capable of configuring a computing platform to perform a method for managing a financial account, the method comprising:

creating a financial account for a customer, the financial account comprising:

a credit line sub-account for managing purchases by the customer; and

a balance transfer sub-account for managing at least one balance transferred by the customer;

customizing a pay-off date for ~~[[a]]~~ the balance transferred to the balance transfer sub-account, wherein the pay-off date reflects a date that the customer agrees to pay off the balance transferred; and

defining attributes for the balance transferred based on a period of time until the pay-off date; and

allocating a payment received from the customer between the credit line sub-account and the balance transfer sub-account based on the attributes.

38. (Previously Presented) The computer readable medium of claim 37, wherein customizing [[a]] the pay-off date comprises receiving a desired pay-off date from the customer.

39. (Currently Amended) The computer readable medium of claim 37, wherein the attributes comprise a maximum required periodic payment and a maximum interest rate for the balance transferred that are fixed for the life of the financial account at a time when the financial account is ~~opened~~ created.

40. (Previously Presented) The computer readable medium of claim 39, wherein the maximum required periodic payment is defined as a fixed amount.

41. (Previously Presented) The computer readable medium of claim 39, wherein the maximum interest rate is defined as 0% and the method further comprises defining, for the balance transfer sub-account, an account initiation fee.

42. (Previously Presented) The computer readable medium of claim 37, wherein the financial account is a credit card account.

43. (Currently Amended) A computer readable medium capable of configuring a computing platform to perform a method for managing a financial account, comprising:

- creating a financial account for a customer, the financial account comprising:
 - a credit line sub-account for managing purchases by the customer; and
 - a balance transfer sub-account for managing at least one balance transferred by the customer; and
- defining attributes for the balance transfer sub-account, the attributes comprising[[:]] a maximum required periodic payment and an interest rate of 0%[[,]] for [[a]] the transferred balance transferred[[,]] that [[is]] are fixed for the life of the financial account at a time when the financial account is opened, and a balance transfer fee that is based upon the size amount of the transferred balance; and
- allocating a payment received from the customer between the credit line sub-account and the balance transfer sub-account based on the attributes.

44. (Previously Presented) The computer readable medium of claim 43, wherein the method further comprises providing the customer with a draft mechanism for transferring an additional balance to the balance transfer sub-account, up to a predetermined limit.

45. (Currently Amended) The computer readable medium of claim 43, wherein allocating the method further payment received from the customer comprises applying [[a]] the payment received from the customer toward a minimum periodic payment on

the transferred balance ~~transferred~~ in the balance transfer sub-account before applying the payment toward a minimum periodic payment on the credit line sub-account.